

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

District of New Jersey

Case number (If known): \_\_\_\_\_ Chapter you are filing under:

Chapter 7  
Chapter 11  
Chapter 12  
Chapter 13

Check if this is an amended filing

**Official Form 101**

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Terri First name  Lei Middle name  Beideman Last name  Suffix (Sr., Jr., II, III)	  First name    Middle name    Last name    Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names.  Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	  First name    Middle name    Last name    Business name (if applicable)	  First name    Middle name    Last name    Business name (if applicable)
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	xxx - xx - 5506	xxx - xx -

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN _____	EIN _____
5. Where you live	<p>215 Nantucket Road</p> <p>Number Street</p> <hr/> <p>Forked River NJ 08731-5105</p> <p>City State ZIP Code</p> <p>OCEAN-NJ</p> <p>County</p> <p><b>If your mailing address is different from the one above, fill it in here.</b> Note that the court will send any notices to you at this mailing address.</p> <p>Number Street</p> <hr/> <p>P.O. Box</p> <p>City State ZIP Code</p>	<p><b>If Debtor 2 lives at a different address:</b></p> <p>Number Street</p> <hr/> <p>City State ZIP Code</p> <p>County</p> <p><b>If Debtor 2's mailing address is different from yours, fill it in here.</b> Note that the court will send any notices to this mailing address.</p> <p>Number Street</p> <hr/> <p>P.O. Box</p> <p>City State ZIP Code</p>
6. Why you are choosing <i>this district</i> to file for bankruptcy	<p><i>Check one:</i></p> <p>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p>I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>	<p><i>Check one:</i></p> <p>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p>I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>

**Part 2: Tell the Court About Your Bankruptcy Case**

- 7. The chapter of the Bankruptcy Code you are choosing to file under**
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- Chapter 7  
Chapter 11  
Chapter 12  
Chapter 13
- 
- 8. How you will pay the fee**
- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
- 9. Have you filed for bankruptcy within the last 8 years?**
- No.
- Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case Number \_\_\_\_\_  
MM / DD / YYYY
- 
- 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- No.
- Yes. Debtor Benjamin Frederick Beideman Relationship to you Son  
District New Jersey When 08/15/2022 Case Number, if known 22-16418-KCF  
MM / DD / YYYY
- 
- 11. Do you rent your residence?**
- No. Go to line 12
- Yes. Has your landlord obtained an eviction judgment against you?
- No. No. Go to line 12
- Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**

- No. Go to Part 4.  
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
 Yes. I am filing under Chapter 11, I am a debtor according to the definition § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

- No.  
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City State ZIP Code

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

## Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## About Debtor 1:

You must check one:

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**Part 6:** Answer These Questions for Reporting Purposes

<b>16. What kind of debts do you have?</b>	<b>16a. Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17		
	<b>16b. Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17		
	<b>16c.</b> State the type of debts you owe that are not consumer debts or business debts.  <hr/>		
<b>17. Are you filing under Chapter 7?</b>  <b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	No. I am not filing under Chapter 7. Go to line 18  Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No Yes		
<b>18. How many creditors do you estimate that you owe?</b>	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
<b>19. How much do you estimate your assets to be worth?</b>	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<b>20. How much do you estimate your liabilities to be?</b>	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

**Part 7:** Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X**\_\_\_\_\_  
Signature of Debtor 1

Executed on 12/12/2022

\_\_\_\_\_  
MM / DD / YYYY**X**\_\_\_\_\_  
Signature of Debtor 2

Executed on

\_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Terri Lei Beiden Document Page 7 of 114 Case number (if known)

First Name Middle Name Last Name

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

\_\_\_\_\_  
Signature of Attorney for Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
MM / DD / YYYY

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Firm name

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

\_\_\_\_\_  
Contact phone Email address

\_\_\_\_\_  
Bar number State

First Name

Middle Name

Last Name

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No

Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

**X**

Signature of Debtor 1

Date

12/12/2022

MM / DD / YYYY

Contact phone 609-607-7750

Cell phone 609-607-7750

Email address t2022.bk@gmail.com

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known)			

Check if this is an  
amended filing

**Official Form 106Dec**

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of person \_\_\_\_\_ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

**Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.**

**X**

Signature of Debtor 1

Date 12/12/2022

MM / DD / YYYY

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.**

**Part 1:** Summarize Your Assets

		<b>Your assets</b> Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	\$	220000.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$	22928.35
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$	242928.35

**Part 2:** Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	\$	491154.22
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	+ \$	386139.92
<b>Your total liabilities</b>	\$	877294.14

**Part 3:** Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ 5169.43
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ 3089.49

**Part 4:** Answer These Questions for Administrative and Statistical Records

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

**7. What kind of debt do you have?**

**Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 2903.33

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**Total claim**

**From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ _____
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ 0.00

**Fill in this information to identify your case:**

Debtor 1 Terri Lei Beideman

First Name

Middle Name

Last Name

Debtor 2  
(Spouse, if filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number  
(if known)Check if this is an  
amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1 50% interest in 215 Nantucket Road  
Street address, if available, or other description

Forked River NJ 08731-5105

City State ZIP Code

OCEAN-NJ

County

**What is the property?** Check all that apply.

Single-family home

Duplex or multi-unit building

Condominium or cooperative

Manufactured or mobile home

Land

Investment property

Timeshare

Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?** **Current value of the portion you own?**

\$ 440000.00 \$ 220000.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Tenancy in common (50% interest)

**Who has an interest in the property?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this is community property**  
(see instructions)**Other information you wish to add about this item, such as local property identification number:**

50% interest in my residence, consisting of land and home at block 117 / lot 35 in the Township of Lacey, State of New Jersey.

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.** →

\$ 220000.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No

Yes

First Name Middle Name Last Name

3.1 Make: Honda

Model CR-V

Year: 2014

Approximate mileage: 67230

Other information:

Vehicle in fair condition. Mechanical:  
Check engine light is on, but vehicle  
does run. Other: Needs air conditioner  
compressor.

**Who has an interest in the property?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the entire property?** **Current value of the portion you own?**

**Check if this is community property** (see  
instructions)

\$ 8340.00 \$ 8340.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

No

Yes

Make: \_\_\_\_\_

Model \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

**Who has an interest in the property?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the entire property?** **Current value of the portion you own?**

**Check if this is community property** (see  
instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.** .....



\$ 8340.00

First Name Middle Name Last Name

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe. ....

100% interest in: bed, bedding, table, air conditioner, chair, food, dinnerware, kitchenware, utensils, air fryer, slow cooker.

\$ 1185.00

50% interest in: refrigerator, freezer, washing machine, dryer, microwave, oven, dishwasher, outdoor grill, 2 x sofa, 4 x chairs.

**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe. ....

Television, laptop computer, 2 x tablet, printer, cell phone.

\$ 450.00

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe. ....

\$

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe. ....

Exercise bike.

\$ 50.00

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe. ....

\$

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe. ....

Everyday casual clothes, casual footwear, 2 x business suit, 3 x dressy outfits, dressy shoes, winter coat. (All clothing is non-designer.)

\$ 800.00

Debtor 1 Terri Lei Beideman Document Page 15 of 114 Case number (if known)

First Name Middle Name Last Name

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe. .... Everyday jewelry, costume jewelry, 2 x non-functional watches. \$ 500.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Yes. Describe. .... 1/3 share of 2 x domestic cats (non-breeding). \$ 6.67

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information. .... Medical TENS unit, medical polar cube, water flosser, prescription medication. \$ 250.00

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here. .... →**

\$ 3241.67

Debtor 1 Terri Lei Beideman Document Page 16 of 114 Case number (if known)

First Name Middle Name Last Name

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes ..... Cash: ..... \$ 351.00

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

17.1	Checking account:	Capital One Bank NA	\$ 18.70
17.2	Checking account:	Capital One Bank NA (value reflects 50% interest)	\$ 1.00
17.3	Savings account:	Capital One Bank NA	\$ 1.00
17.4	Checking account:	Fulton Bank NA	\$ 1.00
17.5	Checking account:	Fulton Bank NA (value reflects 50% interest)	\$ 0.50
17.6	Checking account:	LendingClub Bank NA (value reflects 50% interest)	\$ 3405.27
17.7	Checking account:	OceanFirst Bank NA	\$ 1.00
17.8	Checking account:	TD Bank NA (segregated Social Security funds)	\$ 2878.53
17.9	Other financial account:	Venmo	\$ 300.00

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

10.189 shares of Exxon Mobil Corporation (XOM, value 110.52)	\$ 1126.09
6 shares of Brighthouse Financial, Inc. (BHF, value 53.62)	\$ 321.72

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them .....

Name of entity:

% of ownership:

Corbium Company	33.3 %	\$ 33.33
Terri Ventures LLC	100 %	\$ 10.00

First Name Middle Name Last Name

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific  
information about  
them ..... Issuer name:

\$ \_\_\_\_\_

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each  
account separately. Type of account: Institution name:

Retirement account: Fidelity Investments \$ 100.51

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes..... Institution name or individual:

Electric: FirstEnergy (JCP&amp;L) \$ 200.00

Gas: New Jersey Natural Gas \$ 100.00

Telephone: Unreal Mobile (prepaid service) \$ 90.00

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

\$ \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific  
information about them .....

\$ \_\_\_\_\_

First Name Middle Name Last Name

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific  
information about them .....

1/3 interest in Internet domain "beideman.net".

\$ 3.33

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific  
information about them .....

\$

**Money or property owed to you?****Current value of the  
portion you own?**Do not deduct secured  
claims or exemptions.**28. Tax refunds owed to you**

No

Yes. Give specific information  
about them, including whether  
you already filed the returns  
and the tax years. ....2022 Income tax (making the tax filing is not yet  
permitted). [The breakdown of amounts listed for this  
asset has a limitation, apparently a glitch in the eSelf  
Representation tool. Amount should be Federal:  
\$2000.00 and State: \$300.00.]

Federal: \$ 2300.00

State: \$ 0.00

Local: \$ 0.00

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information. ....

Alimony: \$

Maintenance: \$

Support \$

Divorce Settlement: \$

Property Settlement: \$

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,  
Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information. ....

\$

**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company  
of each policy and list its value. ....

Company name:

Beneficiary:

Prudential Life Insurance Company

Term Insurance, no cash or  
surrender value.

\$ 0.00

Debtor 1 Terri Lei Beideman Document Page 19 of 114 Case number (if known)

First Name Middle Name Last Name

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_ 103.70

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....**



\$ \_\_\_\_\_ 11346.68

First Name Middle Name Last Name

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

No

Yes. Describe .....

\$

**39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe .....

\$

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No

Yes. Describe .....

\$

**41. Inventory**

No

Yes. Describe .....

\$

**42. Interests in partnerships or joint ventures**

No

Yes. Describe ..... Name of entity:

% of ownership:

0 %

\$

**43. Customer lists, mailing lists, or other compilations**

No

Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe .....

\$

**44. Any business-related property you did not already list**

No

Yes. Give specific information .....

\$

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here**

\$ 0.00

First Name Middle Name Last Name

**Part 6:****Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals***Examples:* Livestock, poultry, farm-raised fish

No

Yes .....

\$ .....

**48. Crops—either growing or harvested**

No

Yes. Give specific information .....

\$ .....

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No

Yes .....

\$ .....

**50. Farm and fishing supplies, chemicals, and feed**

No

Yes .....

\$ .....

**51. Any farm- and commercial fishing-related property you did not already list**

No

Yes. Give specific information .....

\$ .....

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....**

\$ .....

First Name Middle Name Last Name

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific  
information .....

\$

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... →

\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 ..... →

\$ 220000.00

56. Part 2: Total vehicles, line 5 \$ 8340.00

57. Part 3: Total personal and household items, line 15 \$ 3241.67

58. Part 4: Total financial assets, line 36 \$ 11346.68

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61. ....

\$ 22928.35

Copy personal property total →

+\$ 22928.35

63. Total of all property on Schedule A/B. Add line 55 + line 62. ....

\$ 242928.35

## Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: 50% interest in 215 Nantucket Road, Forked River, NJ 08731-5105  Line from <i>Schedule A/B</i> : 1.1	\$ 220000.00	\$ 13950.00  100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)
Brief description: 100% interest in: bed, bedding, table, air conditioner, chair, food, dinnerware, kitchenware, utensils, air fryer, slow cooker.  50% interest in: refrigerator, freezer, washing machine, dryer, microwave, oven, dishwasher, outdoor grill, 2 x sofa, 4 x chairs.  Line from <i>Schedule A/B</i> : 6	\$ 1185.00	\$ 1185.00  100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Brief description: Television, laptop computer, 2 x tablet, printer, cell phone.			

Debtor 1 Terri Lei Beiden Document Page 24 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Line from Schedule A/B: 7	\$ 450.00	\$ 450.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Brief description: Exercise bike. Line from Schedule A/B: 9	\$ 50.00	\$ 50.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Brief description: Everyday casual clothes, casual footwear, 2 x business suit, 3 x dressy outfits, dressy shoes, winter coat. (All clothing is non-designer.) Line from Schedule A/B: 11	\$ 800.00	\$ 800.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Brief description: Everyday jewelry, costume jewelry, 2 x non-functional watches. Line from Schedule A/B: 12	\$ 500.00	\$ 500.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)
Brief description: 1/3 share of 2 x domestic cats (non-breeding). Line from Schedule A/B: 13	\$ 6.67	\$ 6.67 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
Brief description: Medical TENS unit, medical polar cube, water flosser, prescription medication. Line from Schedule A/B: 14	\$ 250.00	\$ 250.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(9)
Brief description: Cash on Hand Line from Schedule A/B: 16	\$ 351.00	\$ 351.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account Capital One Bank NA Line from Schedule A/B: 17.1	\$ 18.70	\$ 18.70 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account Capital One Bank NA (value reflects 50% interest)			

Debtor 1 Terri Lei Beiden Document Page 25 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Line from Schedule A/B: 17.2	\$ 1.00	\$ 1.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Savings Account Capital One Bank NA Line from Schedule A/B: 17.3	\$ 1.00	\$ 1.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account Fulton Bank NA Line from Schedule A/B: 17.4	\$ 1.00	\$ 1.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account Fulton Bank NA (value reflects 50% interest) Line from Schedule A/B: 17.5	\$ 0.50	\$ 0.50 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account LendingClub Bank NA (value reflects 50% interest) Line from Schedule A/B: 17.6	\$ 3405.27	\$ 3405.27 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account OceanFirst Bank NA Line from Schedule A/B: 17.7	\$ 1.00	\$ 1.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Checking Account TD Bank NA (segregated Social Security funds) Line from Schedule A/B: 17.8	\$ 2878.53	\$ 2878.53 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(10)(A)
Brief description: Other financial account Venmo Line from Schedule A/B: 17.9	\$ 300.00	\$ 300.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: 10.189 shares of Exxon Mobil Corporation (XOM, value 110.52)			

Debtor 1 Terri Lei Beideman Document Page 26 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Line from Schedule A/B: 18.1	\$ 1126.09	\$ 1126.09 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: 6 shares of Brighthouse Financial, Inc. (BHF, value 53.62) Line from Schedule A/B: 18.2	\$ 321.72	\$ 321.72 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Corbium Company Line from Schedule A/B: 19.1	\$ 33.33	\$ 33.33 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Terri Ventures LLC Line from Schedule A/B: 19.2	\$ 10.00	\$ 10.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Retirement account Fidelity Investments Line from Schedule A/B: 21.1	\$ 100.51	\$ 100.51 100% of fair market value, up to any applicable statutory limit	11 USC §§ 522(b)(3)(C), 522(n)
Brief description: Electric FirstEnergy (JCP&L) Line from Schedule A/B: 22.1	\$ 200.00	\$ 200.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Gas New Jersey Natural Gas Line from Schedule A/B: 22.2	\$ 100.00	\$ 100.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Telephone Unreal Mobile (prepaid service) Line from Schedule A/B: 22.3	\$ 90.00	\$ 90.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: 1/3 interest in Internet domain "beideman.net". Line from Schedule A/B: 26	\$ 3.33	\$ 3.33 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)

Debtor 1 Terri Lei Beiden Document Page 27 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: Prudential Life Insurance Company Term Insurance, no cash or surrender value. Line from Schedule A/B: 31.1	\$ 0.00	\$ 0.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(7)
Brief description: Cryptocurrency. Line from Schedule A/B: 35	\$ 103.70	\$ 103.70 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description: Federal Line from Schedule A/B: 28	\$ 2300.00	\$ 2300.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5) [The amount of this exemption includes State income tax. The eSR software did not allow me to list them separately.]
<p>3. <b>Are you claiming a homestead exemption of more than \$189,050?</b> (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)</p> <p>No</p> <p>Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?</p> <p>No</p> <p>Yes</p>			

## Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known)			

Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2.	List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	<p>Specialized Loan Servicing LLC</p> <p>Creditor's Name</p> <p>6200 S Quebec St Ste 300</p> <p>Number Street</p> <p>Greenwood Village CO 80111</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Date debt was incurred 04/14/2008</p> <p>Last 4 digits of account number 3423</p>	\$ 472731.22	\$ 440000.00	\$ 32731.22
2.2	<p>Digital Federal Credit Union</p> <p>Creditor's Name</p> <p>PO Box 9130</p> <p>Number Street</p> <p>Marlborough MA 01752</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p>	\$ 18423.00	\$ 8340.00	\$ 10083.00

Debtor 1 Terri Lei Beideman Document Page 29 of 114 Case number (if known)

First Name Middle Name Last Name

Part 1:	<b>Additional Page</b> After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	<i>Column A</i> <b>Amount of claim</b> Do not deduct the value of collateral.	<i>Column B</i> <b>Value of collateral that supports this claim</b>	<i>Column C</i> <b>Unsecured portion</b> If any
	Date debt was incurred <u>7/1/2016</u> Last 4 digits of account number <u>4023</u>			
	Column A dollar value totals from all pages.		\$ <u>491154.22</u>	

Debtor 1 Terri Lei Beideman Document Page 30 of 114 Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div><div></div><div>Name _____</div><div>Number _____ Street _____</div><div>_____</div><div>City _____ State _____ ZIP Code _____</div></div>	<div>On which line in Part 1 did you enter the creditor? _____</div> <div>Last 4 digits of account number _____</div>
---	---

Check if this is an  
amended filing

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

No. Go to Part 2.

Yes.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

<b>Last 4 digits of account number</b>	\$	\$	\$
--	----	----	----

Priority Creditor's Name

**When was the debt incurred?**

Number	Street
--------	--------

**As of the date you file, the claim is:** Check all that apply

City	State	ZIP Code
------	-------	----------

Contingent  
Unliquidated  
Disputed

**Who incurred the debt? Check one.**

Type of PRIORITY unsecured claim:

Debtor 1 only

### Domestic support obligations

Debtor 2 only

Taxes and certain other debts you owe the government

Debtor 1 and Debtor 2 only

Claims for death or personal injury while you were

At least one of the debtors and another

intoxicated

**Check if this claim is for a community debt**

Other. Specify

**Is the claim subject to offset?**

No

Yes

First Name Middle Name Last Name

**Part 2:** List ALL of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
4.1	Alltran Financial LP Nonpriority Creditor's Name PO Box 15618 Number Street  Wilmington DE 19850-5618 City State ZIP Code	Last 4 digits of account number 0427	\$ 4609.81	
<b>When was the debt incurred?</b> 12/10/2019 <b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> No Yes		<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt		
4.2	American Coradius International LLC Nonpriority Creditor's Name 2420 Sweet Home Rd Ste 150 Number Street  Amherst NY 14228-2244 City State ZIP Code	Last 4 digits of account number 4206	\$ 1289.58	
<b>When was the debt incurred?</b> 1/15/2020 <b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> No Yes		<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt		
4.3	ARS National Services Inc Nonpriority Creditor's Name PO Box 469046 Number Street  Escondido CA 92046-9046 City State ZIP Code	Last 4 digits of account number 4727	\$ 1198.02	
<b>When was the debt incurred?</b> 12/8/2015 <b>As of the date you file, the claim is:</b> Check all that apply				

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.4 AT&T Mobility Last 4 digits of account number 9865 \$ 952.65

Nonpriority Creditor's Name

PO Box 6463

Number Street

When was the debt incurred? 5/4/2018

Carol Stream

IL

60197-6463

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Utility service debt

4.5 Barclays Bank Delaware Last 4 digits of account number 0184 \$ 7793.00

Nonpriority Creditor's Name

100 West St

Number Street

When was the debt incurred? 7/21/2013

Wilmington

DE

19801-5015

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Credit card debt

4.6 Barclays Bank Delaware Last 4 digits of account number 0001 \$ 1.00

Nonpriority Creditor's Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

100 West St

Number Street

When was the debt incurred? 2/1/2018

Wilmington

City

DE

State

19801-5015

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Credit card debt

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.7

Bill Me Later Inc

Nonpriority Creditor's Name

Last 4 digits of account number 9163

\$ 2309.45

9690 Deereco Rd Ste 705

Number Street

When was the debt incurred? 6/3/2018

Timonium

City

MD

State

21093-6936

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Line of credit debt

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.8

Ctech Collections Inc

Nonpriority Creditor's Name

Last 4 digits of account number 2470

\$ 372.10

5505 Nesconset Hwy Ste 200

Number Street

When was the debt incurred? 1/23/2019

Mount Sinai

City

NY

State

11766

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
Yes		Assigned debt		
4.9	<p>Cablevision Systems Corporation</p> <p>Nonpriority Creditor's Name</p> <p>1111 Stewart Ave</p> <p>Number Street</p> <p>Bethpage NY 11714-3533</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number 0091</p> <p>When was the debt incurred? 9/11/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Utility service debt</p>	\$ 488.21	
4.10	<p>Capital Management Services LP</p> <p>Nonpriority Creditor's Name</p> <p>698 1/2 S Ogden St</p> <p>Number Street</p> <p>Buffalo NY 14206-2317</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number 4727</p> <p>When was the debt incurred? 12/8/2015</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>	\$ 1198.02	
4.11	<p>Capital One Services LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 30285</p> <p>Number Street</p> <p>Salt Lake City UT 84130-0285</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number 0063</p> <p>When was the debt incurred? 2/3/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p>	\$ 627.00	

Debtor 1 Terri Lei Beiden Document Page 36 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Credit card debt _____</p>
4.12	<p>Capital One Services LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 30285</p> <p>Number Street</p> <p>Salt Lake City UT 84130-0285</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 5597</p> <p><b>When was the debt incurred?</b> 7/1/2011</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Credit card debt _____ <input type="checkbox"/></p>	\$ 1023.00
4.13	<p>Capital One Services LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 30285</p> <p>Number Street</p> <p>Salt Lake City UT 84130-0285</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 3007</p> <p><b>When was the debt incurred?</b> 3/22/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Credit card debt _____ <input type="checkbox"/></p>	\$ 4546.76
4.14	<p>Capital One Services LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 30285</p> <p>Number Street</p> <p>Salt Lake City UT 84130-0285</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 0063</p> <p><b>When was the debt incurred?</b> 5/3/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 3545.95

Debtor 1 Terri Lei Beiden Document Page 37 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Credit card debt

4.15

Citibank NA

Nonpriority Creditor's Name

PO Box 6000

Number Street

Sioux Falls

City

SD

State

57117-6000

ZIP Code

Last 4 digits of account number 2582

\$ 1198.02

When was the debt incurred? 12/8/2015

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Credit card debt

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.16

Client Services Inc

Nonpriority Creditor's Name

3451 Harry S Truman Blvd

Number Street

Saint Charles

City

MO

State

63301-4047

ZIP Code

Last 4 digits of account number 7871

\$ 1384.23

When was the debt incurred? 8/6/2019

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.17

Client Services Inc

Nonpriority Creditor's Name

3451 Harry S Truman Blvd

Number Street

Last 4 digits of account number 8579

\$ 713.68

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 11/18/2019

Saint Charles MO 63301-4047  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.18

Collection Bureau of the Hudson Valley Inc

Last 4 digits of account number 0091

\$ 488.21

Nonpriority Creditor's Name

1555 N Plank Rd

When was the debt incurred? 9/11/2018

Number Street

Newburgh NY 12551  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.19

Comcast

Last 4 digits of account number 0501

\$ 1.05

Nonpriority Creditor's Name

1701 JFK Blvd

When was the debt incurred? 8/17/2015

Number Street

Philadelphia PA 19103  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p>Yes <u>Utility service debt</u></p>				
4.20	<p>Comcast</p> <p>Nonpriority Creditor's Name</p> <p>1701 JFK Blvd</p> <p>Number Street</p> <p>Philadelphia PA 19103</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>0270</u></p> <p>When was the debt incurred? <u>11/18/2014</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Utility service debt</u></p>	\$ <u>64.79</u>	
4.21	<p>Comcast Business</p> <p>Nonpriority Creditor's Name</p> <p>1701 JFK Blvd</p> <p>Number Street</p> <p>Philadelphia PA 19103</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>9143</u></p> <p>When was the debt incurred? <u>5/27/2018</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Utility service debt</u></p>	\$ <u>582.14</u>	
4.22	<p>Comenity Capital Bank</p> <p>Nonpriority Creditor's Name</p> <p>2797 E Cottonwood Pkwy Ste 100</p> <p>Number Street</p> <p>Salt Lake City UT 84121-7090</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number <u>4419</u></p> <p>When was the debt incurred? <u>6/27/2018</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p>	\$ <u>2387.23</u>	

Debtor 1 Terri Lei Beiden Document Page 40 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Credit card debt _____</p>
4.23	<p>Convergent Outsourcing Inc</p> <p>Nonpriority Creditor's Name</p> <p>800 SW 39th St Ste 100</p> <p>Number Street</p> <p>Renton WA 98057-4927</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 0091</p> <p><b>When was the debt incurred?</b> 9/11/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 488.21
4.24	<p>Corporation Service Company</p> <p>Nonpriority Creditor's Name</p> <p>251 Little Falls Dr</p> <p>Number Street</p> <p>Wilmington DE 19808</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 2293</p> <p><b>When was the debt incurred?</b> 11/13/2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 29831.00
4.25	<p>Credit Control LLC</p> <p>Nonpriority Creditor's Name</p> <p>3300 Rider Trail S Ste 500</p> <p>Number Street</p> <p>Earth City MO 63045</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 6013</p> <p><b>When was the debt incurred?</b> 11/5/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 2304.70

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First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

**Check if this claim is for a community debt**

**Is the claim subject to offset?**  
No  
Yes

Unliquidated  
Disputed

**Type of NONPRIORITY unsecured claim:**  
Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.26 Credit First NA / Firestone Last 4 digits of account number 7445 \$ 1384.23

Nonpriority Creditor's Name

PO Box 81315

Number Street

When was the debt incurred? 12/18/2014

Cleveland OH 44181-0315  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

**Check if this claim is for a community debt****Is the claim subject to offset?**

No  
Yes

4.27 D&S Ltd Last 4 digits of account number 4206 \$ 1289.58

Nonpriority Creditor's Name

13809 N Hwy 183 Ste 800

Number Street

When was the debt incurred? 4/12/2018

Austin TX 78750  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

**Check if this claim is for a community debt****Is the claim subject to offset?**

No  
Yes

4.28 Dell Financial Services LLC Last 4 digits of account number 0427 \$ 4609.81

Nonpriority Creditor's Name

PO Box 81585

Number Street

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 12/2/2017

Austin TX 78708-1585  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Line of credit debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.29

Digital Federal Credit Union

Last 4 digits of account number 6792

\$ 500.00

Nonpriority Creditor's Name

PO Box 9130

When was the debt incurred? 3/15/2014

Number Street

Marlborough MA 01752-9130  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Overdrawn checking account debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.30

Digital Federal Credit Union

Last 4 digits of account number 4023

\$ 4979.00

Nonpriority Creditor's Name

PO Box 9130

When was the debt incurred? 11/12/2015

Number Street

Marlborough MA 01752-9130  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p>Yes <u>Credit card debt</u></p>				
4.31	<p>Digital Federal Credit Union</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 9130</p> <p>Number Street</p> <p>Marlborough MA 01752-9130</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>6776</u></p> <p>When was the debt incurred? <u>11/1/2013</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Overdrawn checking account debt</u></p>	\$ <u>500.00</u>	
4.32	<p>Discover Financial Services</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 30943</p> <p>Number Street</p> <p>Salt Lake City UT 84130-0943</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>1100</u></p> <p>When was the debt incurred? <u>3/29/2017</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Credit card debt</u></p>	\$ <u>743.10</u>	
4.33	<p>Enhanced Recovery Company LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 23870</p> <p>Number Street</p> <p>Jacksonville FL 32241-3870</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number <u>1255</u></p> <p>When was the debt incurred? <u>3/10/2020</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p>	\$ <u>713.68</u>	

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First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>
4.34	<p>FH Cann &amp; Associates Inc</p> <p>Nonpriority Creditor's Name</p> <p>1600 Osgood St Ste 2-120</p> <p>Number Street</p> <p>North Andover MA 01845-1048</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 5525</p> <p><b>When was the debt incurred?</b> 5/3/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Assigned debt _____ <input type="checkbox"/></p>	\$ 8331.02
4.35	<p>Financial Recovery Services Inc</p> <p>Nonpriority Creditor's Name</p> <p>4510 West 77th St Ste 200</p> <p>Number Street</p> <p>Bloomington MN 55435-5507</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 2936</p> <p><b>When was the debt incurred?</b> 4/7/2020</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Assigned debt _____ <input type="checkbox"/></p>	\$ 743.10
4.36	<p>First Credit Services</p> <p>Nonpriority Creditor's Name</p> <p>9 Wills Way Bldg 3</p> <p>Number Street</p> <p>Piscataway NJ 08854</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 5547</p> <p><b>When was the debt incurred?</b> 3/8/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 164.05

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First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.37

GC Services LLP

Nonpriority Creditor's Name

6330 Gulfston St

Number Street

Houston

City

TX

State

77081

ZIP Code

Last 4 digits of account number 0518

\$ 1010.97

When was the debt incurred? 8/8/2019

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.38

Headway Capital

Nonpriority Creditor's Name

175 W Jackson Blvd Ste 1000

Number Street

Chicago

City

IL

State

60604

ZIP Code

Last 4 digits of account number 1000

\$ 29831.00

When was the debt incurred? 1/1/2015

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Line of credit debt

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.39

HSBC Bank Nevada

Nonpriority Creditor's Name

1111 North Town Center Dr

Number Street

Last 4 digits of account number 5182

\$ 1024.00

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 4/20/2020

Las Vegas NV 89144  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No  
Yes

As of the date you file, the claim is: Check all that apply

- Contingent  
Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

4.40

IC System Inc  
Nonpriority Creditor's Name

444 Hwy 96 E  
Number Street

St Paul MN 55127  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No  
Yes

Last 4 digits of account number 6892 \$ 2742.69

When was the debt incurred? 7/25/2018

As of the date you file, the claim is: Check all that apply

- Contingent  
Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.41

Incorp Services Inc  
Nonpriority Creditor's Name

PO Box 94438  
Number Street

Las Vegas NV 89193-4438  
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No

Last 4 digits of account number 4190 \$ 104.00

When was the debt incurred? 11/9/2019

As of the date you file, the claim is: Check all that apply

- Contingent  
Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Debtor 1 Terri Lei Beiden Document Page 47 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Line of credit debt		
4.42	<b>Kabbage Inc</b> Nonpriority Creditor's Name 730 Peachtree St NE Ste 1100 Number Street  Atlanta GA 30308 City State ZIP Code		Last 4 digits of account number 0001 When was the debt incurred? 1/1/2015  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Line of credit debt	\$ 31000.00
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes			
4.43	<b>Leviton Law Firm</b> Nonpriority Creditor's Name 1 Pierce Pl Ste 725W Number Street  Itasca IL 60143 City State ZIP Code		Last 4 digits of account number 7053 When was the debt incurred? 2/16/2018  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt	\$ 249.00
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes			
4.44	<b>LVNV Funding LLC</b> Nonpriority Creditor's Name 55 Beattie Pl Ste 110 Number Street  Greenville SC 29601-2165 City State ZIP Code		Last 4 digits of account number 4727 When was the debt incurred? 12/18/2015  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans	\$ 1198.02
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			

Debtor 1 Terri Lei Beiden Document Page 48 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Yes

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.45 LVNV Funding LLC Last 4 digits of account number 1383 \$ 16213.79

Nonpriority Creditor's Name

55 Beattie Pl Ste 110

Number Street

When was the debt incurred? 1/1/2012

Greenville

City

SC

State

29601-2165

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Yes

4.46 LVNV Funding LLC Last 4 digits of account number 0001 \$ 22435.10

Nonpriority Creditor's Name

55 Beattie Pl Ste 110

Number Street

When was the debt incurred? 3/21/2014

Greenville

City

SC

State

29601-2165

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Yes

4.47 McCarthy Burgess & Wolff Inc Last 4 digits of account number 4727 \$ 1198.02

Nonpriority Creditor's Name

26000 Cannon Rd

Number Street

When was the debt incurred? 1/17/2020

Cleveland

City

OH

State

44146

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Who incurred the debt? Check one.

Debtor 1 Terri Lei Beiden Document Page 49 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

**Check if this claim is for a community debt**

Is the claim subject to offset?

No  
Yes

Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.48 Midland Credit Management Last 4 digits of account number 3007 \$ 4549.50

Nonpriority Creditor's Name

PO Box 939069

Number Street

When was the debt incurred? 3/22/2019

San Diego CA 92193-9069  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

**Check if this claim is for a community debt**

Is the claim subject to offset?

No  
Yes

4.49 Midland Credit Management Last 4 digits of account number 0063 \$ 3545.95

Nonpriority Creditor's Name

PO Box 939069

Number Street

When was the debt incurred? 5/3/2018

San Diego CA 92193-9069  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

**Check if this claim is for a community debt**

Is the claim subject to offset?

No  
Yes

4.50 Monarch Recovery Management Inc Last 4 digits of account number 9088 \$ 1289.58

Nonpriority Creditor's Name

10965 Decatur Rd

Number Street

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 9/14/2018

Philadelphia PA 19154  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.51

Monarch Recovery Management Inc

Last 4 digits of account number 6013

\$ 2304.70

Nonpriority Creditor's Name

10965 Decatur Rd

When was the debt incurred? 2/25/2020

Number Street

Philadelphia PA 19154  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.52

National Enterprise Systems

Last 4 digits of account number 7871

\$ 1384.23

Nonpriority Creditor's Name

29125 Solon Rd

When was the debt incurred? 12/18/2014

Number Street

Solon OH 44139-3442  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiden Document Page 51 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Assigned debt		
4.53	Navy Federal Credit Union <small>Nonpriority Creditor's Name</small> PO Box 3000 <small>Number Street</small>  Merrifield VA 22119-3000 <small>City State ZIP Code</small>		Last 4 digits of account number 0001 When was the debt incurred? 3/21/2014  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit card debt	\$ 22435.10
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes			
4.54	Navy Federal Credit Union <small>Nonpriority Creditor's Name</small> PO Box 3000 <small>Number Street</small>  Merrifield VA 22119-3000 <small>City State ZIP Code</small>		Last 4 digits of account number 1383 When was the debt incurred? 1/1/2012  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Line of credit debt	\$ 16213.79
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes			
4.55	Navy Federal Credit Union <small>Nonpriority Creditor's Name</small> PO Box 3000 <small>Number Street</small>  Merrifield VA 22119-3000 <small>City State ZIP Code</small>		Last 4 digits of account number 0001 When was the debt incurred? 3/8/2017  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ 10038.16
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			

Debtor 1 Terri Lei Beiden Document Page 52 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Unsecured loan debt _____</p>
4.56	<p>Northstar Location Services LLC</p> <p>Nonpriority Creditor's Name</p> <p>4285 Genesee St</p> <p>Number Street</p> <p>Cheektowaga NY 14225</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 2936</p> <p><b>When was the debt incurred?</b> 10/7/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 743.10
4.57	<p>PennCredit Corporation</p> <p>Nonpriority Creditor's Name</p> <p>2800 Commerce Dr</p> <p>Number Street</p> <p>Harrisburg PA 17110</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 7621</p> <p><b>When was the debt incurred?</b> 10/28/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 1328.79
4.58	<p>PennCredit Corporation</p> <p>Nonpriority Creditor's Name</p> <p>2800 Commerce Dr</p> <p>Number Street</p> <p>Harrisburg PA 17110</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 9097</p> <p><b>When was the debt incurred?</b> 3/22/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 429.78

Debtor 1 Terri Lei Beiden Document Page 53 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.59

Portfolio Recovery Associates LLC

Last 4 digits of account number 5182

\$ 1023.65

Nonpriority Creditor's Name

120 Corporate Blvd

When was the debt incurred? 4/14/2020

Number Street

Norfolk

VA

23502-4952

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.60

Portfolio Recovery Associates LLC

Last 4 digits of account number 4419

\$ 2387.23

Nonpriority Creditor's Name

120 Corporate Blvd

When was the debt incurred? 6/27/2019

Number Street

Norfolk

VA

23502-4952

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Assigned debt

4.61

Portfolio Recovery Associates LLC

Last 4 digits of account number 5868

\$ 334.62

Nonpriority Creditor's Name

120 Corporate Blvd

Number Street

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 10/31/2019

Norfolk VA 23502-4952  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.62

Portfolio Recovery Associates LLC

Last 4 digits of account number 0921

\$ 4306.35

Nonpriority Creditor's Name

120 Corporate Blvd

When was the debt incurred? 10/31/2019

Number Street

Norfolk VA 23502-4952  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.63

Portfolio Recovery Associates LLC

Last 4 digits of account number 1255

\$ 713.68

Nonpriority Creditor's Name

120 Corporate Blvd

When was the debt incurred? 11/7/2020

Number Street

Norfolk VA 23502-4952  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
Yes		Assigned debt		
4.64	<b>Portfolio Recovery Associates LLC</b> Nonpriority Creditor's Name 120 Corporate Blvd Number Street  Norfolk VA 23502-4952 City State ZIP Code  <b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes	<b>Last 4 digits of account number</b> 6013  <b>When was the debt incurred?</b> 9/7/2022  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt	\$ 2304.70	
4.65	<b>Pressler Felt &amp; Warshaw LLP</b> Nonpriority Creditor's Name 7 Entin Rd Number Street  Parsippany NJ 07054-5020 City State ZIP Code  <b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b> No Yes	<b>Last 4 digits of account number</b> 4496  <b>When was the debt incurred?</b> 3/29/2017  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt	\$ 809.19	
4.66	<b>Radius Global Solutions</b> Nonpriority Creditor's Name 7831 Glenroy Ste 250 Number Street  Edina MN 55439-3117 City State ZIP Code  <b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<b>Last 4 digits of account number</b> 4727  <b>When was the debt incurred?</b> 12/8/2015  <b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed  <b>Type of NONPRIORITY unsecured claim:</b> Student loans	\$ 1198.02	

Debtor 1 Terri Lei Beiden Document Page 56 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>
4.67	<p>Receivables Performance Management LLC</p> <p>Nonpriority Creditor's Name</p> <p>20818 44th Ave W Ste 140</p> <p>Number Street</p> <p>Lynnwood WA 98036</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 9865</p> <p><b>When was the debt incurred?</b> 5/4/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Assigned debt _____ <input type="checkbox"/></p>	\$ 952.65
4.68	<p>Resurgent Capital Services</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 10497</p> <p>Number Street</p> <p>Greenville SC 29603-0497</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 1383</p> <p><b>When was the debt incurred?</b> 1/1/2012</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____ <input type="checkbox"/></p> <p>Assigned debt _____ <input type="checkbox"/></p>	\$ 16213.79
4.69	<p>Resurgent Capital Services</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 10497</p> <p>Number Street</p> <p>Greenville SC 29603-0497</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 0001</p> <p><b>When was the debt incurred?</b> 3/21/2014</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 22435.10

Debtor 1 Terri Lei Beiden Document Page 57 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

**Check if this claim is for a community debt**

Is the claim subject to offset?

No  
Yes

Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.70 Resurgent Capital Services Last 4 digits of account number 4727 \$ 1198.02

Nonpriority Creditor's Name

PO Box 10497

Number Street

When was the debt incurred? 12/8/2015

Greenville SC 29603-0497  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.71 Revco Solutions Last 4 digits of account number 7871 \$ 1384.23

Nonpriority Creditor's Name

250 E Broad St Ste 400

Number Street

When was the debt incurred? 12/18/2014

Columbus OH 43215-3761  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

4.72 Rickart Collection Systems Inc Last 4 digits of account number 0842 \$ 50.00

Nonpriority Creditor's Name

PO Box 7242

Number Street

Debtor 1 Terri Lei Beiden Document Page 58 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 8/1/2016

North Brunswick NJ 08902  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.73

Sage Capital Recovery

Last 4 digits of account number 9865

\$ 952.65

Nonpriority Creditor's Name

401 Minnetonka Rd

When was the debt incurred? 5/4/2018

Number Street

Hi-Nella NJ 08033  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.74

Santander Bank NA

Last 4 digits of account number 4727

\$ 341.63

Nonpriority Creditor's Name

824 N Market St Ste 100

When was the debt incurred? 7/26/2018

Number Street

Wilmington DE 19801-4937  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiden Document Page 59 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p>Yes <u>Overdrawn checking account debt</u></p>				
4.75	<p>Santander Bank NA</p> <p>Nonpriority Creditor's Name</p> <p>824 N Market St Ste 100</p> <p>Number Street</p> <p>Wilmington DE 19801-4937</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>6199</u></p> <p>When was the debt incurred? <u>11/27/2017</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Overdrawn checking account debt</u></p>	\$ <u>1499.28</u>	
4.76	<p>Santander Bank NA</p> <p>Nonpriority Creditor's Name</p> <p>824 N Market St Ste 100</p> <p>Number Street</p> <p>Wilmington DE 19801-4937</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>6202</u></p> <p>When was the debt incurred? <u>12/31/2016</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Overdrawn checking account debt</u></p>	\$ <u>805.44</u>	
4.77	<p>Santander Bank NA</p> <p>Nonpriority Creditor's Name</p> <p>824 N Market St Ste 100</p> <p>Number Street</p> <p>Wilmington DE 19801-4937</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number <u>7401</u></p> <p>When was the debt incurred? <u>10/3/2015</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p>	\$ <u>11251.00</u>	

Debtor 1 Terri Lei Beiden Document Page 60 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Line of credit debt _____</p>
4.78	<p>Santander Bank NA</p> <p>Nonpriority Creditor's Name</p> <p>824 N Market St Ste 100</p> <p>Number Street</p> <p>Wilmington DE 19801-4937</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 9751</p> <p><b>When was the debt incurred?</b> 10/3/2015</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Line of credit debt _____</p>	\$ 15880.31
4.79	<p>SIMM Associates Inc</p> <p>Nonpriority Creditor's Name</p> <p>800 Pencader Dr</p> <p>Number Street</p> <p>Newark DE 19702</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 9163</p> <p><b>When was the debt incurred?</b> 8/4/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 2387.23
4.80	<p>Suburban Disposal Inc</p> <p>Nonpriority Creditor's Name</p> <p>22 Turner Dr</p> <p>Number Street</p> <p>Spencerport NY 14559</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 6035</p> <p><b>When was the debt incurred?</b> 8/18/2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 455.00

Debtor 1 Terri Lei Beiden Document Page 61 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Unliquidated  
Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Utility service debt

4.81 Synchrony Bank Last 4 digits of account number 4578 \$ 334.00

Nonpriority Creditor's Name

PO Box 965065

Number Street

When was the debt incurred? 6/9/2016

Orlando FL 32896-5065  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

4.82 Synchrony Bank Last 4 digits of account number 4206 \$ 560.97

Nonpriority Creditor's Name

PO Box 965065

Number Street

When was the debt incurred? 6/10/2016

Orlando FL 32896-5065  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

4.83 Synchrony Bank Last 4 digits of account number 1918 \$ 713.68

Nonpriority Creditor's Name

PO Box 965065

Number Street

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 1/11/2015

Orlando FL 32896-5065  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.84

Synchrony Bank

Last 4 digits of account number 1853

\$ 2387.23

Nonpriority Creditor's Name

PO Box 965065

When was the debt incurred? 9/24/2015

Number Street

Orlando FL 32896-5065  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Credit card debt

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

4.85

Synchrony Bank

Last 4 digits of account number 9163

\$ 2304.70

Nonpriority Creditor's Name

PO Box 965065

When was the debt incurred? 5/28/2018

Number Street

Orlando FL 32896-5065  
City State ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiden Document Page 63 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p>Yes <u>Credit card debt</u></p>				
4.86	<p>Synchrony Bank</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 965065</p> <p>Number Street</p> <p>Orlando FL 32896-5065</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>0923</u></p> <p>When was the debt incurred? <u>11/1/2013</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Credit card debt</u></p>	\$ <u>4018.62</u>	
4.87	<p>Synchrony Bank</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 965065</p> <p>Number Street</p> <p>Orlando FL 32896-5065</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number <u>9765</u></p> <p>When was the debt incurred? <u>7/21/2013</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p><u>Credit card debt</u></p>	\$ <u>4306.00</u>	
4.88	<p>Synchrony Bank</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 965065</p> <p>Number Street</p> <p>Orlando FL 32896-5065</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number <u>4974</u></p> <p>When was the debt incurred? <u>11/1/2013</u></p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p>	\$ <u>932.33</u>	

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify _____</p> <p>Credit card debt _____</p>
4.89	<p>The Hartford</p> <p>Nonpriority Creditor's Name</p> <p>One Hartford Plz</p> <p>Number Street</p> <p>Hartford CT 06155</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 6087</p> <p><b>When was the debt incurred?</b> 12/1/2016</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Insurance premium debt _____</p>	\$ 2104.00
4.90	<p>Valentine and Kebartas LLC</p> <p>Nonpriority Creditor's Name</p> <p>15 Union St</p> <p>Number Street</p> <p>Lawrence MA 01840</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only <input type="checkbox"/></p> <p>Debtor 2 only <input type="checkbox"/></p> <p>Debtor 1 and Debtor 2 only <input type="checkbox"/></p> <p>At least one of the debtors and another <input type="checkbox"/></p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p>	<p><b>Last 4 digits of account number</b> 0427</p> <p><b>When was the debt incurred?</b> 4/11/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p> <p>Unliquidated <input type="checkbox"/></p> <p>Disputed <input type="checkbox"/></p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans <input type="checkbox"/></p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/></p> <p>Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/></p> <p>Other. Specify _____</p> <p>Assigned debt _____</p>	\$ 4609.81
4.91	<p>Bureau of Accounts Control</p> <p>Nonpriority Creditor's Name</p> <p>3601 Rt 9 N</p> <p>Number Street</p> <p>Howell NJ 07731</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 1209</p> <p><b>When was the debt incurred?</b> 5/26/2020</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent <input type="checkbox"/></p>	\$ 322.00

Debtor 1 Terri Lei Beiden Document Page 65 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only

Unliquidated

Debtor 2 only

Disputed

Debtor 1 and Debtor 2 only

## Type of NONPRIORITY unsecured claim:

At least one of the debtors and another

Student loans

## Check if this claim is for a community debt

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

## Is the claim subject to offset?

Debts to pension or profit-sharing plans, and other similar debts

No

Other. Specify

Yes

Assigned debt

4.92

TrueAccord

Last 4 digits of account number 6707

\$ 10038.16

Nonpriority Creditor's Name

16011 College Blvd Ste 130

When was the debt incurred? 10/25/2022

Number Street

Lenexa

KS

66219

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

Contingent

## Who incurred the debt? Check one.

Unliquidated

Debtor 1 only

Disputed

Debtor 2 only

## Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

Student loans

At least one of the debtors and another

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

## Check if this claim is for a community debt

Debts to pension or profit-sharing plans, and other similar debts

## Is the claim subject to offset?

Other. Specify

No

Assigned debt

Yes

Debtor 1 Terri Lei Beiden Document Page 66 of 114 Case number (if known)

First Name Middle Name Last Name

**Part 3:** List Others to Be Notified About a Debt That You Already Listed

- 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.**

The Law Offices of Frederic I Weinberg & Associates PC  
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

1200 Laurel Oak Rd Ste 104  
Number Street

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Voorhees NJ 08043  
City State ZIP Code

Last 4 digits of account number 0184

Pressler Felt & Warshaw LLP  
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

7 Entin Rd  
Number Street

Line 4.32 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Parsippany NJ 07054-5020  
City State ZIP Code

Last 4 digits of account number 1100

Capital One Bank NA  
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

PO Box 30285  
Number Street

Line 4.48 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Salt Lake City UT 84130  
City State ZIP Code

Last 4 digits of account number 3007

Debtor 1 Terri Lei Beiden Document Page 67 of 114 Case number (if known)

First Name Middle Name Last Name

**Part 4:** Add the Amounts for Each Type of Unsecured Claim

**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

**Total claims from Part 1**

6a. **Domestic support obligations**

6a.

\$ \_\_\_\_\_

6b. **Taxes and certain other debts you owe the government**

6b.

\$ \_\_\_\_\_

6c. **Claims for death or personal injury while you were intoxicated**

6c.

\$ \_\_\_\_\_

6d. **Other.** Add all other priority unsecured claims. Write that amount here.

6d.

**+** \$ \_\_\_\_\_

6e. **Total.** Add lines 6a through 6d.

6e.

\$ \_\_\_\_\_

**Total claim**
**Total claims from Part 2**

6f. **Student loans**

6f.

\$ \_\_\_\_\_ 0.00

6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**

6g.

\$ \_\_\_\_\_ 0.00

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h.

\$ \_\_\_\_\_ 0.00

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i.

**+** \$ \_\_\_\_\_ 386139.92

6j. **Total.** Add lines 6f through 6i.

6j.

\$ \_\_\_\_\_ 386139.92

**Total claim**

Check if this is an  
amended filing

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

# Official Form 106H

## Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)  
No  
Yes
- Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
No. Go to line 3.  
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
No  
Yes. In which community state or territory did you live? . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1	Benjamin Beideman Name 215 Nantucket Rd Number Street Forked River NJ 08731-5105 City State ZIP Code	Schedule D, line _____ Schedule E/F, line 4.29 Schedule G, line _____
3.2	Vast Array Corporation Name 215 Nantucket Rd Number Street Forked River NJ 08731-5105 City State ZIP Code	Schedule D, line _____ Schedule E/F, line 4.1 Schedule G, line _____

Debtor 1

Terri

Lei

Beiden

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Case number (if known)

First Name

Middle Name

Last Name

## Additional Page to List More Codebtors

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.3	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.2</u> Schedule G, line _____
3.4	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.4</u> Schedule G, line _____
3.5	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.7</u> Schedule G, line _____
3.6	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.9</u> Schedule G, line _____
3.7	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.18</u> Schedule G, line _____
3.8	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.21</u> Schedule G, line _____

Debtor 1

Terri

Lei

Beiderman

Document Page 71 of 114

Case number (if known)

First Name

Middle Name

Last Name

## Additional Page to List More Codebtors

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.9	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.23</u> Schedule G, line _____
3.10	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.24</u> Schedule G, line _____
3.11	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.27</u> Schedule G, line _____
3.12	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.28</u> Schedule G, line _____
3.13	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.38</u> Schedule G, line _____
3.14	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.40</u> Schedule G, line _____

Debtor 1

Terri

Lei

Beiden

Case number (if known)

First Name

Middle Name

Last Name

## Additional Page to List More Codebtors

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.15	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.41</u> Schedule G, line _____
3.16	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.42</u> Schedule G, line _____
3.17	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.43</u> Schedule G, line _____
3.18	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.50</u> Schedule G, line _____
3.19	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.57</u> Schedule G, line _____
3.20	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.58</u> Schedule G, line _____

Debtor 1

Terri

Lei

Beiden

Document Page 73 of 114

Case number (if known)

First Name

Middle Name

Last Name

## Additional Page to List More Codebtors

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.21	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.67</u> Schedule G, line _____
3.22	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.73</u> Schedule G, line _____
3.23	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.75</u> Schedule G, line _____
3.24	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.76</u> Schedule G, line _____
3.25	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.79</u> Schedule G, line _____
3.26	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.80</u> Schedule G, line _____

Debtor 1

Terri

Lei

Beiden

Case number (if known)

First Name

Middle Name

Last Name

## Additional Page to List More Codebtors

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.27	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.82</u> Schedule G, line _____
3.28	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.85</u> Schedule G, line _____
3.29	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.86</u> Schedule G, line _____
3.30	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.88</u> Schedule G, line _____
3.31	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.89</u> Schedule G, line _____
3.32	Vast Array Corporation Name  Number Street   City State ZIP Code	Schedule D, line _____ Schedule E/F, line <u>4.90</u> Schedule G, line _____

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

# **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies

**Employment Status**

Employed

Employed

Not employed

Not employed

**Occupation**

**Employer's name**

**Employer's address**

Number Street

Number Street

City State Zip Code

City State Zip Code

**How long employed there?**

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$ _____	\$ _____
3. <b>Estimate and list monthly overtime pay.</b>	3.	+ \$ _____	+ \$ _____
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4.	\$ _____	\$ _____
<b>Copy line 4 here</b> ..... →			
	4.	\$ _____	\$ _____
5. <b>List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a.	\$ _____	\$ _____
5b. <b>Mandatory contributions for retirement plans</b>	5b.	\$ _____	\$ _____
5c. <b>Voluntary contributions for retirement plans</b>	5c.	\$ _____	\$ _____
5d. <b>Required repayments of retirement fund loans</b>	5d.	\$ _____	\$ _____
5e. <b>Insurance</b>	5e.	\$ _____	\$ _____
5f. <b>Domestic support obligations</b>	5f.	\$ _____	\$ _____
5g. <b>Union dues</b>	5g.	\$ _____	\$ _____
5h. <b>Other deductions.</b> Specify: _____	5h.	+ \$ _____	+ \$ _____
	5h.	+ \$ _____	+ \$ _____
6. <b>Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$ _____	\$ _____
7. <b>Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$ _____	\$ _____
8. <b>List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 0.00	\$ _____
8b. <b>Interest and dividends</b>	8b.	\$ 0.00	\$ _____
8c. <b>Family support payment that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 0.00	\$ _____
8d. <b>Unemployment compensation</b>	8d.	\$ 3484.00	\$ _____

Debtor 1 Terri Lei Beiden Document Page 77 of 114 Case number (if known)

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
8e. <b>Social Security</b>	8e. \$ 1597.00	\$
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: Lifeline, Affordable Connectivity Program, and 50% share of Universal Service Fund and Low Income Home Energy Assistance Program	8f. \$ 88.43	\$
	8f. \$	\$
8g. <b>Pension or retirement income</b>	8g. \$ 0.00	\$
8h. <b>Other monthly income.</b> Specify:	8h. + \$ 0.00	+ \$
	8h. + \$	+ \$
9. <b>Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 5169.43	\$
10. <b>Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5169.43	+ \$ = \$ 5169.43
11. <b>State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		11. + \$ 0.00
12. <b>Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 5169.43 <b>Combined monthly income</b>
13. <b>Do you expect an increase or decrease within the year after you file this form?</b> No. Yes. Explain:	Unemployment compensation will be exhausted in January 2023, unless I find employment sooner. Social Security will increase by 8.7% beginning with the payment made for January 2023. I expect to receive an income tax refund, which I have exempted on Schedule C.	

## Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

## 2. Do you have dependents?

No

Dependent's relationship to  
Debtor 1 or Debtor 2Dependent's  
ageDoes dependent live  
with you?Do not list Debtor 1 and  
Debtor 2.Yes. Fill out this information for  
each dependent .....Do not state the dependents'  
names.No  
YesNo  
YesNo  
YesNo  
YesNo  
Yes3. Do your expenses include  
expenses of people other than  
yourself and your dependents?

No

Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1344.99

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

Debtor 1 Terri Lei Beiden Document Page 79 of 114 Case number (if known)

First Name Middle Name Last Name

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	4c. \$ 0.00
4d.	Homeowner's association or condominium dues	4d. \$ 0.00
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ 0.00
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. \$ 100.00
6b.	Water, sewer, garbage collection	6b. \$ 60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 35.00
6d.	Other Specify: _____	6d. \$ 0.00
7.	<b>Food and housekeeping supplies</b>	7. \$ 400.00
8.	<b>Childcare and children's education costs</b>	8. \$ 0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	9. \$ 50.00
10.	<b>Personal care products and services</b>	10. \$ 70.00
11.	<b>Medical and dental expenses</b>	11. \$ 62.50
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 65.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ 30.00
14.	<b>Charitable contributions and religious donations</b>	14. \$ 50.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20	
15a.	Life insurance	15a. \$ 306.00
15b.	Health insurance	15b. \$ 0.00
15c.	Vehicle insurance	15c. \$ 45.00
15d.	Other. Specify: _____	15d. \$ 0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. \$ 471.00
17b.	Car payments for Vehicle 2	17b. \$ 0.00
17c.	Other. Specify: _____	17c. \$
17d.	Other. Specify: _____	17d. \$
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i>, Your Income (Official Form 106I).</b>	18. \$ 0.00
19.	<b>Other payments you make to support others who do not live with you.</b>	

Debtor 1 Terri Lei Beiden Document Page 80 of 114 Case number (if known)

First Name Middle Name Last Name

**Your expenses**

Specify: \_\_\_\_\_

19. \$ 0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

21. **Other.** Specify: \_\_\_\_\_

21. +\$ 0.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 3089.49

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 3089.49

**23. Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 5169.43

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3089.49

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 2079.94

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

Inflation is increasing costs across the board. Based on information from financial experts, I expect this to continue for some time.

## Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			

## Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.
2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 122A-1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

**Not married.** Fill out Column A, lines 2-11.

**Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.

**Married and your spouse is NOT filing with you. You and your spouse are:**

**Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.

**Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse												
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ 0.00	\$												
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$												
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$												
5. <b>Net income from operating a business, profession, or farm</b>	<table border="1"> <thead> <tr> <th></th> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ 0.00</td> <td>- \$</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ 0.00</td> <td>\$</td> </tr> </tbody> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ 0.00	\$	Ordinary and necessary operating expenses	- \$ 0.00	- \$	Net monthly income from a business, profession, or farm	\$ 0.00	\$	Copy here → \$ 0.00 \$
	Debtor 1	Debtor 2												
Gross receipts (before all deductions)	\$ 0.00	\$												
Ordinary and necessary operating expenses	- \$ 0.00	- \$												
Net monthly income from a business, profession, or farm	\$ 0.00	\$												
6. <b>Net income from rental and other real property</b>	<table border="1"> <thead> <tr> <th></th> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ 0.00</td> <td>- \$</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ 0.00</td> <td>\$</td> </tr> </tbody> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ 0.00	\$	Ordinary and necessary operating expenses	- \$ 0.00	- \$	Net monthly income from rental or other real property	\$ 0.00	\$	Copy here → \$ 0.00 \$
	Debtor 1	Debtor 2												
Gross receipts (before all deductions)	\$ 0.00	\$												
Ordinary and necessary operating expenses	- \$ 0.00	- \$												
Net monthly income from rental or other real property	\$ 0.00	\$												

First Name Middle Name Last Name

## 7. Interest, dividends, and royalties

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse

\$ 0.00 \$

## 8. Unemployment compensation

\$ 2903.33 \$

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  $\downarrow$ 

For you \$ 0.00

For your spouse \$

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ \$

\$ \$

Total amounts from separate pages, if any.

+ \$ 0.00 + \$

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 2903.33 + \$ = \$ 2903.33

Total current  
monthly income**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11.  $\rightarrow$  Copy line 11 here \$ 2903.33

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b. \$ 34839.96

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

NJ

Fill in the number of people in your household.

1

Fill in the median family income for your state and size of household. 13.

\$ 77681.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Debtor 1 Terri Lei Beideman Document Page 83 of 114 Case number (if known)

First Name Middle Name Last Name

#### 14. How do the lines compare?

- 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*  
Go to Part 3. Do NOT fill out or file Official Form 122A-2.
- 14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*  
Go to Part 3 and fill out Form 122A-2.

#### Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** \_\_\_\_\_  
Signature of Debtor 1

Date 12/12/2022  
MM / DD / YYYY

**X** \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

## Official Form 122A—1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

**File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).**

#### Part 1: Identify the Kind of Debts You Have

**1. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is no presumption of abuse, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

**2. Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

No. Go to line 3.

Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Go to line 3.

Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

**3. Are you or have you been a Reservist or member of the National Guard?**

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Check any one of the following categories that applies:

**I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.

**I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

**I am performing a homeland defense activity for at least 90 days.**

**I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, The Means Test does not apply now, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.**

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

Married  
Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	Same as Debtor 1		Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
	Same as Debtor 1		Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

No

Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2: Explain the Sources of Your Income**
**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source of Income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	Wages, commissions, bonuses, tips Operating Business	\$ 20769.30	Wages, commissions, bonuses, tips Operating Business	\$
<b>For last calendar year:</b> (January 1 to December 31, 2021 ) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ 17107.00	Wages, commissions, bonuses, tips Operating Business	\$
<b>For last calendar year before that:</b> (January 1 to December 31, 2020 ) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ 5780.00	Wages, commissions, bonuses, tips Operating Business	\$

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	Social Security	\$ 15970.00		\$
	Unemployment compensation	\$ 13936.00		\$
		\$		\$
<b>For last calendar year:</b> (January 1 to December 31, 2021 ) YYYY	Social Security	\$ 20022.00		\$
	Unemployment compensation	\$ 13206.00		\$
		\$		\$
<b>For the calendar year before that:</b> (January 1 to December 31, 2020 ) YYYY	Social Security	\$ 19771.00		\$

Debtor 1 Terri Lei Beiden  
 First Name Middle Name Last Name  
 Case number (if known)

Unemployment compensation	\$ 19819.00	\$
	\$	\$

**Part 3:** List Certain Payments You Made Before You Filed for Bankruptcy

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Specialized Loan Servicing LLC	10/01/2022	\$ 4034.96	\$ 237253.21	Mortgage
Creditor's Name	11/01/2022			Car
6200 S Quebec St Ste 300	12/01/2022			Credit Card
Number Street				Loan Repayment
				Suppliers or vendors
				Other
Greenwood Village CO 80111				
City State ZIP Code				

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony

No.

Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1 Terri Lei Beiden Document Page 89 of 114 Case number (if known)

First Name Middle Name Last Name

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments that benefited an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

**Part 4:** Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Barclays Bank Delaware vs. Terri Beideman</u>  Case number <u>DC-010922-19</u>	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.5.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street Toms River NJ 08754 City State ZIP Code	Pending On appeal Concluded
Case title <u>Midland Credit Management vs. Terri L Beideman</u>  Case number <u>DC-006214-20</u>	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.48.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street Toms River NJ 08754 City State ZIP Code	Pending On appeal Concluded
Case title <u>Discover Bank vs Terri L Beideman</u>  Case number <u>DC-000053-21</u>	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.32.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street Toms River NJ 08754 City State ZIP Code	Pending On appeal Concluded
Case title <u>Specialized Loan Servicing LLC vs. Terri L Beideman et al</u>  Case number <u>F-020070-18</u>	Foreclosure dismissed in 07/2021, Motion to Reinstate was withdrawn in 07/2022 due to executed mortgage modification. (Asset listed in Schedule A/B, item 1.1.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street Toms River NJ 08754 City State ZIP Code	Pending On appeal Concluded

Debtor 1 Terri Lei Beiden Document Page 91 of 114 Case number (if known)

First Name Middle Name Last Name

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Discover Bank		Describe the property	Date	Value of the property
Creditor's Name		Writ of execution levied against TD Bank account with segregated Social Security funds. \$52.25 was placed on hold and later released by creditor.	10/04/2022	\$ 52.25
6500 New Albany Rd E				
Number	Street	Explain what happened		
		Property was repossessed.		
		Property was foreclosed.		
		Property was garnished.		
		Property was attached, seized, or levied.		
New Albany	OH 43054			
City	State ZIP Code			

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No

Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount
			\$
Creditor's Name			
Number Street			
City	State ZIP Code	Last 4 digits of account number: XXXX- _____	

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

No

Yes

**Part 5:** List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			

Debtor 1 Terri Lei Beiden Document Page 92 of 114 Case number (if known)

First Name Middle Name Last Name

Number Street

City State ZIP Code

Person's relationship to you

\$

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities  
that total more than \$600

Describe what you contributed

Date you  
contributed

Value

Charity's Name

Number Street

City State ZIP Code

\$

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and  
how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your  
loss

Value of property  
lost

\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Debtor 1

Terri

Lei

Beiden

Case number (if known)

First Name

Middle Name

Last Name

Description and value of any property transferred			Date payment or transfer was made	Amount of payment
001 Debtorcc, Inc. Person Who Was Paid  378 Summit Ave Number Street  Jersey City NJ 07306 City State ZIP Code  https://www.debtorcc.org Email or website address  Person Who Made the Payment, if Not You			11/13/2022	\$ 19.95

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Description and value of any property transferred			Date payment or transfer was made	Amount of payment
Person Who Was Paid  Number Street  City State ZIP Code				\$

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer  Number Street  City State ZIP Code		

Debtor 1

Terri

Lei

Beiden

Case number (if known)

First Name

Middle Name

Last Name

Person's relationship to you

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

No

Yes. Fill in the details.

Description and value of the property transferred

Date transfer  
was made

Name of trust

**Part 8:** List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number

Type of account or  
instrumentDate account was  
closed, sold, moved,  
or transferredLast balance before  
closing or transfer

Name of Financial Institution

XXXX- \_\_\_\_\_

Checking

\$ \_\_\_\_\_

Savings

Money market

Brokerage

Other

Number Street

City

State ZIP Code

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

No

Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still  
have it?

Debtor 1

Terri

Lei

Beiden

Case number (if known)

First Name

Middle Name

Last Name

Name of Financial Institution

Name

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

No  
Yes**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

No

Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still  
have it?

Name of Storage Facility

Name

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

No  
Yes**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

No

Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

\$

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

First Name Middle Name Last Name

- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Court or agency		Nature of the case	Status of the case
Case title	Court Name		Pending On appeal Concluded
Case number	Number Street		
	City State ZIP Code		

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

A member of a limited liability company (LLC) or limited liability partnership (LLP)

A partner in a partnership

An officer, director, or managing executive of a corporation

An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Corbium Company Business Name	Describe the nature of the business Computer consulting	Employer Identification number Do not include Social Security number or ITIN. EIN: 84-3171738
610 Lacey Rd Unit 749 Number Street	Name of accountant or bookkeeper Benjamin Beideman	Dates business existed From 09/26/2019 To 12/31/2021
Forked River NJ 08731-8037 City State ZIP Code		
Terri Ventures LLC Business Name	Describe the nature of the business Independent contractor (not yet active)	Employer Identification number Do not include Social Security number or ITIN. EIN: 85-4158396
215 Nantucket Rd Number Street	Name of accountant or bookkeeper Terri Beideman	Dates business existed From 12/07/2020 To 12/12/2022
Forked River NJ 08731-5105 City State ZIP Code		

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued	
Name	MM / DD / YYYY
Number Street	
City State ZIP Code	

Debtor 1 Terri Lei Beiden Document Page 98 of 114 Case number (if known)

First Name Middle Name Last Name

## Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X**

Signature of Debtor 1

**X**

Signature of Debtor 2

Date 12/12/2022

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

Check if this is an amended filing

## Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Specialized Loan Servicing LLC	Surrender the property.	No
Description of Asset listed in Schedule A/B as 1.1. Residential property land and home at 215 Nantucket Rd in Forked River, NJ 08731. Debtor owns 50% of asset.	Retain the property and redeem it.	Yes
	Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	Retain the property and [explain]: Continue paying mortgage pursuant to 07/2022 modification agreement	
Creditor's name: Digital Federal Credit Union	Surrender the property.	No
Description of Asset listed in Schedule A/B as 3.1. 2014 Honda CR-V (VIN 5J6RM4H31EL111917).	Retain the property and redeem it.	Yes
securing debt:	Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	Retain the property and [explain]:	

### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	

Debtor 1 Terri Lei Beiden Document Page 100 of 114 Case number (if known)

First Name Middle Name Last Name

Describe your unexpired personal property leases	Will the lease be assumed?
Description of leased property:	No
	Yes

**Part 3:** Sign Below

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

**X** \_\_\_\_\_

Signature of Debtor 1

Date 12/12/2022  
MM / DD / YYYY

**X** \_\_\_\_\_

Signature of Debtor 2

Date  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of New Jersey		
Case number (If known)			

## Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

Specialized Loan Servicing LLC 6200 S Quebec St Ste 300  Greenwood Village  CO 80111
Digital Federal Credit Union PO Box 9130  Marlborough  MA 01752
Alltran Financial LP PO Box 15618  Wilmington  DE 19850-5618
American Coradius International LLC 2420 Sweet Home Rd Ste 150  Amherst  NY 14228-2244
ARS National Services Inc PO Box 469046  Escondido  CA 92046-9046
AT&T Mobility PO Box 6463  Carol Stream  IL 60197-6463
Barclays Bank Delaware 100 West St  Wilmington  DE 19801-5015
Barlcays Bank Delaware 100 West St  Wilmington  DE 19801-5015

Bill Me Later Inc 9690 Deereco Rd Ste 705  Timonium MD 21093-6936
Ctech Collections Inc 5505 Nesconset Hwy Ste 200  Mount Sinai NY 11766
Cablevision Systems Corporation 1111 Stewart Ave  Bethpage NY 11714-3533
Capital Management Services LP 698 1/2 S Ogden St  Buffalo NY 14206-2317
Capital One Services LLC PO Box 30285  Salt Lake City UT 84130-0285
Capital One Services LLC PO Box 30285  Salt Lake City UT 84130-0285
Capital One Services LLC PO Box 30285  Salt Lake City UT 84130-0285
Capital One Services LLC PO Box 30285  Salt Lake City UT 84130-0285
Citibank NA PO Box 6000  Sioux Falls SD 57117-6000
Client Services Inc 3451 Harry S Truman Blvd  Saint Charles MO 63301-4047

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First Name Middle Name Last Name

Client Services Inc 3451 Harry S Truman Blvd  Saint Charles MO 63301-4047
Collection Bureau of the Hudson Valley Inc 1555 N Plank Rd  Newburgh NY 12551
Comcast 1701 JFK Blvd  Philadelphia PA 19103
Comcast 1701 JFK Blvd  Philadelphia PA 19103
Comcast Business 1701 JFK Blvd  Philadelphia PA 19103
Comenity Capital Bank 2797 E Cottonwood Pkwy Ste 100  Salt Lake City UT 84121-7090
Convergent Outsourcing Inc 800 SW 39th St Ste 100  Renton WA 98057-4927
Corporation Service Company 251 Little Falls Dr  Wilmington DE 19808
Credit Control LLC 3300 Rider Trail S Ste 500  Earth City MO 63045
Credit First NA / Firestone PO Box 81315  Cleveland OH 44181-0315

D&S Ltd 13809 N Hwy 183 Ste 800  Austin TX 78750
Dell Financial Services LLC PO Box 81585  Austin TX 78708-1585
Digital Federal Credit Union PO Box 9130  Marlborough MA 01752-9130
Digital Federal Credit Union PO Box 9130  Marlborough MA 01752-9130
Digital Federal Credit Union PO Box 9130  Marlborough MA 01752-9130
Discover Financial Services PO Box 30943  Salt Lake City UT 84130-0943
Enhanced Recovery Company LLC PO Box 23870  Jacksonville FL 32241-3870
FH Cann & Associates Inc 1600 Osgood St Ste 2-120  North Andover MA 01845-1048
Financial Recovery Services Inc 4510 West 77th St Ste 200  Bloomington MN 55435-5507
First Credit Services 9 Wills Way Bldg 3  Piscataway NJ 08854

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GC Services LLP 6330 Gulfon St  Houston TX 77081
Headway Capital 175 W Jackson Blvd Ste 1000  Chicago IL 60604
HSBC Bank Nevada 1111 North Town Center Dr  Las Vegas NV 89144
IC System Inc 444 Hwy 96 E  St Paul MN 55127
Incorp Services Inc PO Box 94438  Las Vegas NV 89193-4438
Kabbage Inc 730 Peachtree St NE Ste 1100  Atlanta GA 30308
Leviton Law Firm 1 Pierce Pl Ste 725W  Itasca IL 60143
LVNV Funding LLC 55 Beattie Pl Ste 110  Greenville SC 29601-2165
LVNV Funding LLC 55 Beattie Pl Ste 110  Greenville SC 29601-2165
LVNV Funding LLC 55 Beattie Pl Ste 110  Greenville SC 29601-2165

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First Name Middle Name Last Name

McCarthy Burgess & Wolff Inc 26000 Cannon Rd  Cleveland OH 44146
Midland Credit Management PO Box 939069  San Diego CA 92193-9069
Midland Credit Management PO Box 939069  San Diego CA 92193-9069
Monarch Recovery Management Inc 10965 Decatur Rd  Philadelphia PA 19154
Monarch Recovery Management Inc 10965 Decatur Rd  Philadelphia PA 19154
National Enterprise Systems 29125 Solon Rd  Solon OH 44139-3442
Navy Federal Credit Union PO Box 3000  Merrifield VA 22119-3000
Navy Federal Credit Union PO Box 3000  Merrifield VA 22119-3000
Navy Federal Credit Union PO Box 3000  Merrifield VA 22119-3000
Northstar Location Services LLC 4285 Genesee St  Cheektowaga NY 14225

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PennCredit Corporation 2800 Commerce Dr  Harrisburg PA 17110
PennCredit Corporation 2800 Commerce Dr  Harrisburg PA 17110
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd  Norfolk VA 23502-4952
Pressler Felt & Warshaw LLP 7 Entin Rd  Parsippany NJ 07054-5020
Radius Global Solutions 7831 Glenroy Ste 250  Edina MN 55439-3117

Receivables Performance Management LLC 20818 44th Ave W Ste 140  Lynnwood WA 98036
Resurgent Capital Services PO Box 10497  Greenville SC 29603-0497
Resurgent Capital Services PO Box 10497  Greenville SC 29603-0497
Resurgent Capital Services PO Box 10497  Greenville SC 29603-0497
Revco Solutions 250 E Broad St Ste 400  Columbus OH 43215-3761
Rickart Collection Systems Inc PO Box 7242  North Brunswick NJ 08902
Sage Capital Recovery 401 Minnetonka Rd  Hi-Nella NJ 08033
Santander Bank NA 824 N Market St Ste 100  Wilmington DE 19801-4937
Santander Bank NA 824 N Market St Ste 100  Wilmington DE 19801-4937
Santander Bank NA 824 N Market St Ste 100  Wilmington DE 19801-4937

Santander Bank NA 824 N Market St Ste 100  Wilmington DE 19801-4937
Santander Bank NA 824 N Market St Ste 100  Wilmington DE 19801-4937
SIMM Associates Inc 800 Pencader Dr  Newark DE 19702
Suburban Disposal Inc 22 Turner Dr  Spencerport NY 14559
Synchrony Bank PO Box 965065  Orlando FL 32896-5065
Synchrony Bank PO Box 965065  Orlando FL 32896-5065
Synchrony Bank PO Box 965065  Orlando FL 32896-5065
Synchrony Bank PO Box 965065  Orlando FL 32896-5065
Synchrony Bank PO Box 965065  Orlando FL 32896-5065

Synchrony Bank PO Box 965065  Orlando FL 32896-5065
Synchrony Bank PO Box 965065  Orlando FL 32896-5065
The Hartford One Hartford Plz  Hartford CT 06155
Valentine and Kebartas LLC 15 Union St  Lawrence MA 01840
Bureau of Accounts Control 3601 Rt 9 N  Howell NJ 07731
TrueAccord 16011 College Blvd Ste 130  Lenexa KS 66219
The Law Offices of Frederic I Weinberg & Associates PC 1200 Laurel Oak Rd Ste 104  Voorhees NJ 08043
Pressler Felt & Warshaw LLP 7 Entin Rd  Parsippany NJ 07054-5020
Capital One Bank NA PO Box 30285  Salt Lake City UT 84130
Benjamin Beideman 215 Nantucket Rd  Forked River NJ 08731-5105

Debtor 1	Terri	Lei	Beiderman	Case number (if known)
First Name	Middle Name	Last Name		

Vast Array Corporation  
215 Nantucket Rd

Forked River NJ 08731-5105

Vast Array Corporation

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Vast Array Corporation

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Vast Array Corporation

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Vast Array Corporation